



Applicants: **Gardner**  
Application No.: **09/881,117**  
Publication No.: **US 2002-0013904 A1**  
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Title: **REMOTE AUTHENTICATION FOR SECURE SYSTEM ACCESS AND PAYMENT SYSTEMS**

Group Art Unit: **2136**  
Examiner: **PARTHASARATHY, Pramila**

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## Technology Center 2100

**THIRD-PARTY SUBMISSION OF PRIOR ART**  
**IN A PUBLISHED APPLICATION**  
**PER 37 C.F.R. § 1.99**

To Whom It May Concern:

We submit the following patents or publications for consideration by the Office:

- Rule 99 Submission not entered No showing that the  
 patents or publications could not be submitted earlier  
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 SPNE 2000  
 Examiner: Inform applicant using appropriate FP in next office  
 action

**Enclosed is:**

- A money order for \$310.00, which includes
  - the fee under 1.17(p) (\$180), and
  - the fee under 1.17(i) (\$130), since this submission is not within 2 months of publication of the pending application, and could not have been submitted to the Office earlier
- Clean copies of all patents / publications listed above
- A self-addressed postcard to acknowledge receipt

In accordance with 37 C.F.R. § 1.248(a)(4) and 37 C.F.R. § 1.248(b)(2), a copy of this submission was transmitted on January 11, 2006 via first class mail to the Applicant's attorney or agent at the following correspondence address listed on the published application:

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Respectfully submitted,

January , 2006

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01 FC:1806  
02 FC:1464

180.00 OP  
130.00 OP